

What are *Superior Dental Solutions*

Our dental plans offer individuals affordable options with benefits that increase over time to ensure you and your family can maintain a healthy lifestyle. Complete your benefits package by easily adding our vision plan to maximize the value of your benefits with one combined budget-friendly rate.

Membership in the National Associated Buying Services Association (NABSA) is required to enroll in the Superior Dental Solutions plans offered. NABSA provides members information about consumer rights, makes available various discounted goods and services, provides information about sound business practices and opportunities, educates members in matters of personal financial planning, and promotes health awareness programs. NABSA will communicate member information via email and via information on its website.

Who is *Renaissance*



Renaissance underwrites the Superior Dental and Vision plan options and is part of the Renaissance Health Service Corporation, which has more than 60 years of experience and collectively provides dental coverage for more than 13.1 million people paying out nearly \$3 billion for dental care annually.*

Widespread Access to Care



Both dental plans have access to over 300,000 nationally credentialed dental offices.* While you may save the most money by visiting a dentist in our vast network, you are welcome to visit any licensed dentist in the country.

Plus, Renaissance Vision - administered by VSP(R) Vision Care - gives you access to the VSP Choice Network with more than 33,000 eye doctors nationwide, making it the largest national network of independent eye doctors.** Network doctors deliver personalized care and the best choices in eyewear—all at the lowest out-of-pocket costs.

*Renaissance Internal Data, 2018 ** VSP Internal Data, 2018



Plans Provide Coverage For:

Diagnostic & Preventive Services

- ✦ **Diagnostic and Preventive Services**—exams, cleanings and fluoride
- ✦ **Brush Biopsy**—to detect oral cancer
- ✦ **Bitewing Radiographs**—bitewing X-rays

Basic Services

- ✦ **Emergency Palliative Treatment**—to temporarily relieve pain
- ✦ **Simple Extractions**—non-complicated extractions
- ✦ **Sealants**—to prevent decay of permanent molars
- ✦ **Minor Restorative Services**—fillings
- ✦ **Other Basic Services**—misc. services

Major Services

- ✦ **All Other Radiographs**—other X-rays
- ✦ **Periodontic Services**—to treat gum disease
- ✦ **Endodontics Services**—root canals
- ✦ **Prosthetic Services**—bridges, implants and dentures
- ✦ **Relines and Repairs**—to bridges and dentures
- ✦ **Oral Surgery Services**—extractions and dental surgery
- ✦ **Major Restorative Services**—crowns and veneers

Plan I *Benefit Overview:*

Plan I Pays			
Service	1 st Year	2 nd Year	3 rd Year
Diagnostic & Preventive	100%	100%	100%
Basic Services	60%	70%	80%
Major Services	20%	30%	50%
Benefit Year Maximum	\$1,000	\$2,000	\$3,000
Lifetime Deductible*	\$100/person		
Allowed Amounts			
In-Network/ Out-of-Network	PPO Fee/PPO Fee		

* Does not apply to diagnostic and preventive services

Plan II *Benefit Overview:*

Plan II Pays			
Service	1 st Year	2 nd Year	3 rd Year
Diagnostic & Preventive	100%	100%	100%
Basic Services	30%	50%	70%
Major Services	10%	25%	40%
Benefit Year Maximum	\$1,000	\$1,200	\$1,500
Benefit Year Deductible*	\$50/person	\$50/person	\$50/person
Allowed Amounts			
In-Network/Out-of-Network	PPO Fee/ 80 th Percentile		

* Does not apply to diagnostic and preventive services

Vision *Benefit Overview:*

In-Network Coverage		
Benefit Summary	Copay	Frequency
WellVision Exam	\$10	Annually
Prescription Glasses	\$25	Every 24 Months
Frames—\$130 allowance for a wide selection of frames	Included with prescription glasses	
Lenses—single, lined bifocal and trifocal lenses		
Lens Enhancements—standard/premium/custom progressive lenses.	Standard Premium Custom \$55 / \$95-\$105 / \$150-\$175	
Contacts (<i>instead of glasses</i>)—\$130 allowance for contacts*	Up to \$60 <i>Applies to evaluation & fitting</i>	

-Additional Out-of-Network Benefits Available-

Dental and Vision *Monthly Premiums:*

Effective Date: November 1, 2017 through March 31, 2020

Plan I Monthly Premiums			
ZIP Code Areas	Member Only	Member + 1 dependent	Member & 2+ dependents
TX Area 2	\$39.25	\$72.49	\$114.27
TX Area 3	\$43.16	\$79.98	\$126.27
Plan II Monthly Premiums			
TX Area 2	\$37.56	\$69.62	\$113.23
TX Area 3	\$42.12	\$78.40	\$127.67

Note: Rates above also include a \$3.00 per month fee for membership in National Associated Buying Services Association (NABSA).

ZIP Code Area Factors: (if your zip code is not listed use the state area factor)

Texas: Area 2: All Other Areas, Area 3: 733, 750-754, 760-762, 764, 770, 772-775, 786-787, 789, 797

Renaissance Vision Monthly Premiums		
Member only	Member + 1 dependent	Member & 2+ dependents
\$8.34	\$16.67	\$26.84



For More Information and Details
About How to Purchase a Plan

Rick Emery and Teri Loftus-Emery
Emery and Loftus Insurance
214-608-8213
www.emeryloftus.com



In Partnership With

National Associated Buying Service Association (NABSA)
You must be a member of NABSA to access this coverage.

FOR TEXAS USE ONLY

*Renaissance Internal Data, 2018 **VSP Internal Data, 2018.

Certain procedures are subject to limitations – see complete certificate for details.

Note: Rates also include a \$3.00 per month fee. Membership in the National Associated Buying Services Association is required to enroll in this plan. Should you decide to enroll in this plan, you will be prompted during the enrollment process to confirm your acceptance for the membership in NABSA.

The enclosed summaries are samples of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy. Dental and Vision products are underwritten by Renaissance Life & Health Insurance Company of America, PO Box 1596, Indianapolis, IN 46206.

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Superior Dental Solutions
*Two Affordable Plan Options with
Benefits that Increase Over Time!*



In Partnership With

TEXAS